

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application : Khai Hee Kwan  
Serial Number : 09/628098  
Filed: 20 July 2000  
For: Computer System and Method for online display, negotiation and  
management of loan syndication over computer network  
Examiner: Akintola Olabode  
Group Art: 3691

**Declaration of Khai Hee Kwan under 37 CFR 1.132**

Commissioner of Patents  
Virginia, USA

Sir,

I, Khai Hee Kwan, hereby declares that :

1. I invented "Computer System and Method for online display, negotiation and management of loan syndication over computer network" in patent application 09/628,098 and the facts deposed hereto are within my personal knowledge unless stated otherwise and where appropriate, are supported by documents exhibited herein.
2. I have read a Declaration (including exhibits) by one named Paul H Cossette under 37 CFR 1.132 dated 21 August 2001 for his application 09/161,787 (now US Patent 6,920,434) filed September 28, 1998. Said Declaration was submitted as part of his Appeal Brief on August 24-2001 and is found in said Patent's file wrapper. Extracts of page 1 to 4 of said Declaration is annexed hereto and marked as exhibits "KKH-1".
3. Having read and understood the said Declaration including exhibits, I verily believe in its contents, I hereby repeat Paragraphs 3 to 7 of said Declaration by Mr Paul H Cossette and incorporate herein said paragraphs as my own statements herein by reference.

4. The claimed method and system of the present invention addresses the problems that prevent small banks from participating in loans syndication with other small banks by enabling access to information by them over a public network. The claimed method and system of the present invention enables the small banks to identify potential loan participants from among thousands of other small banks and facilitates the interaction and exchange of information between the small banks before the process of selecting participants.
5. All statements made herein of my own knowledge are true, including those repeated by referencing Mr Paul H Cossette's Declaration as stated above are made on information and belief which are believed to be true, and that the foregoing statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that my willful false statements or the like may jeopardize the validity of the above-identified patent application or any patent issued thereon.

Yours Truly,

A handwritten signature in black ink, consisting of a stylized 'K' followed by a horizontal line and a small flourish.

Khai Hee Kwan

Dated May 26 2007